

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA**

In re: STEPHEN A. TESTA	§	Case No. P:13-bk-10819
CAROL L. TESTA	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

FREDERICK L REIGLE, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 01/31/2013.
- 2) The plan was confirmed on 07/24/2013.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 07/03/2013.
- 5) The case was completed on 09/17/2015.
- 6) Number of months from filing or conversion to last payment: 31.
- 7) Number of months case was pending: 33.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$17,022.00.
- 10) Amount of unsecured claims discharged without full payment: \$242,761.47.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 3,202.64	
Less amount refunded to debtor(s)	\$ 34.64	
NET RECEIPTS		\$ 3,168.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 0.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 252.52	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 252.52
Attorney fees paid and disclosed by debtor(s):	\$ 0.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
DISCOVER BANK	Uns	5,840.00	6,465.43	6,465.43	2.83	0.00
DISCOVER BANK	Uns	7,889.00	8,341.10	8,341.10	3.64	0.00
DISCOVER BANK	Uns	2,614.00	2,815.27	2,815.27	1.22	0.00
SB1 FEDERAL CREDIT UNION	Sec	282,539.67	288,561.77	0.00	0.00	0.00
CHESTER COUNTY TCB	Sec	2,814.50	2,814.50	2,814.50	2,814.50	0.00
WELLS FARGO BANK NA dba	Sec	37,702.00	35,448.09	0.00	0.00	0.00
PHOENIXVILLE FEDERAL BANK &	Uns	155,822.70	163,025.24	163,025.24	71.18	0.00
JOHN DEERE FINANCIAL	Sec	4,130.24	3,999.06	0.00	0.00	0.00
PORTFOLIO RECOVERY	Uns	0.00	2,030.89	2,030.89	0.89	0.00
KEYSTONE RECOVERY PARTNERS	Uns	1,918.00	2,030.46	2,030.46	0.88	0.00
KEYSTONE RECOVERY PARTNERS	Uns	20,868.00	21,338.50	21,338.50	9.32	0.00
KEYSTONE RECOVERY PARTNERS	Uns	3,466.00	3,966.90	3,966.90	1.73	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Uns	4,193.00	4,281.02	4,281.02	1.87	0.00
TD BANK USA NA	Uns	5,311.00	5,889.89	5,889.89	2.57	0.00
PORTFOLIO RECOVERY	Uns	1,067.00	1,235.70	1,235.70	0.54	0.00
AMERICAN EXPRESS BANK FSB	Uns	9,851.09	9,851.09	9,851.09	4.31	0.00
RICHARD N. LIPOW, ESQ.	Lgl	4,500.00	NA	NA	0.00	0.00
FIRST CORNERSTONE BANK	Sec	29,221.06	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
GECRB/RENEWL BY ANDERS	Uns	10,724.00	NA	NA	0.00	0.00
MAIN LINE CARDIOLOGY ASSOC	Uns	866.96	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 2,814.50	\$ 2,814.50	\$ 0.00
TOTAL SECURED:	\$ 2,814.50	\$ 2,814.50	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 231,271.49	\$ 100.98	\$ 0.00

Disbursements:

Expenses of Administration	\$ 252.52	
Disbursements to Creditors	\$ 2,915.48	
TOTAL DISBURSEMENTS:		\$ 3,168.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 11/13/2015

By: /s/ Frederick L. Reigle, Esq.
STANDING CHAPTER 13 TRUSTEE

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.